

## **complaint**

Mrs H complains that British Gas Insurance Limited ("BGI") fitted the wrong valve in her central heating system when she called on it under her home emergency insurance policy. The result was that it failed causing extensive water damage to her house.

## **background**

Mrs H has had a home emergency policy with BGI for many years. In September 2017 BGI fitted a replacement pressure reducing valve under that policy in her central heating system near her hot water tank. In April 2018, the valve failed causing extensive flooding and water damage to the upstairs and downstairs of her house.

Mrs H phoned BGI and it arranged for one of its agents to attend that day. He said the valve that BGI had fitted in September 2017 was the wrong valve for her pressurised hot water tank, which was why it had failed. He said the correct valve would have to be ordered, but restored her cold water supply in the meantime.

Mrs H claimed on her household insurance policy. She complained to BGI that:

- its engineer had fitted the wrong valve in September 2017 which had caused the damage to her house;
- BGI's engineers who came to complete the repair after the emergency attendance by BGI's agent didn't do so properly and hadn't replaced the valve;
- a BGI representative she spoke to on the phone was rude, argumentative and unsympathetic;
- although her household insurance policy was dealing with her claim, she and her husband were still having to live in one bedroom more than two months later while the damage was repaired; and
- they had incurred additional costs such as a £100 insurance excess, loss of no claim discount (NCD) on their household policy, two days lost wages for her husband, and additional water and electricity charges,

BGI offered compensation of £30 for its delay in responding to her complaint. Because BGI hadn't responded further Mrs H complained to us.

Our investigator recommended that this complaint should be upheld. She said BGI had fitted the wrong part in September 2017, which had failed. She thought Mrs H had received poor service from BGI following the failure. And Mrs H was left with additional disruption, losses and costs following her household insurance claim, including living in one bedroom and losing her policy excess and NCD.

The investigator recommended that BGI pay Mrs H compensation of £300 for the severe distress and inconvenience she had suffered, in addition to the £30 it had already offered her. Mrs H accepted the investigator's recommendation. However BGI said it didn't think any compensation was justified beyond the £30 it had offered, and asked for this complaint to be reviewed.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

BGI has supplied limited information to us following Mrs H's complaint. Mrs H says she was told by BGI's agent who first responded to the emergency that the pressure reducing valve BGI had fitted previously failed because it was the wrong valve for her pressurised hot water cylinder.

BGI hasn't denied this. However from the repair records it has supplied, and what Mrs H has said, it isn't clear whether it replaced this valve after the escape of water in April 2018, although it seems to have replaced other parts.

On the limited information I have, I conclude that the escape of water in April 2018 happened because, for whatever reason, BGI's September 2017 repair was faulty. So I consider it was responsible for the water escape and the resulting damage.

Mrs H's household insurance policy is dealing with making good the damage to the property. But in addition, as mentioned above:

- Mrs H has incurred some costs and expenses which aren't covered by the policy, particularly the policy excess of £100;
- she has suffered distress and inconvenience from the effects of the water escape; and
- BGI's handling of her claim after the escape of water seems to have been poor.

The investigator recommended that as compensation for these matters BGI should pay Mrs H £300. I consider it should pay her this amount as compensation for the distress and general inconvenience it has caused her.

But in addition, and separately from this, it should pay her £100 to reimburse the excess she had to pay on her household insurance policy. It should also pay her the £30 it has offered her for the delay in considering her complaint.

### **my final decision**

My decision is that I uphold this complaint, and order British Gas Insurance Limited to pay Mrs H:

- £100 in respect of the excess she had to pay on her household insurance policy;
- £30 for its delay in considering her complaint; and
- £300 for the distress and inconvenience BGI caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 20 March 2019.

Lennox Towers  
**ombudsman**